

When Recorded Return To: MOD 1
First American Title Company *MP6*
P.O. Box 27670
Santa Ana, CA 92799 *2729390*
Attn: Loss Mitigation Title Services

Prepared by: Michelle Gray

Midland Mortgage Co.
999 NW Grand Blvd, Suite 100
Oklahoma City, OK 73118-6116
(405) 426 - 1000

EXTENSION AND MODIFICATION AGREEMENT

This Loan Extension and Modification Agreement, made this 13th day of February, 2006 between MARY J COLEMAN-GARRETT, Midfirst Bank and Mortgage Electronics Registration Systems, Inc, as mortgagee of record solely as nominee for Lender and Lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026 (hereinafter referred to as "Mortgagee") amends and supplements (1) Deed of Trust as a Modified Debt (the "Security Instrument") and (2) the Note secured by the Security Instrument and defined therein as the "Property" located at:

LOT 253, SECTION B, FIRST REVISION, KINGSTON ESTATES SUBDIVISION, SITUATED IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, CITY OF HORN LAKE, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 57, PAGE 21, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

Parcel #1088281400025300

7420 DUNBARTON DR, HORN LAKE, MS 38637-5101

And recorded in Book 1337, at Page 758 in the Office of the Chancery Clerk of DeSoto County, Mississippi.

In consideration of thee mutual promises and agreements exchanged, the parties hereto agree as follows (not withstanding anything to the contrary contained in the Note or Security Instrument):

1. As of date of new note, the amount payable under the Note and Security Instrument (the "Modified Principal Balance") in U.S. \$96,491.15 consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Modified Principal Balance, plus interest, to the order of the Lender. The interest rate will be 7.375% as of February 01, 2006. Monthly installments of principal and interest of \$688.80 and escrow payment of \$168.96, for a total payment of \$857.76 will commence on the first day of March, 2006, and continue on the same day of each month

thereafter until interest and principal is paid in full on December 01, 2032 (Maturity Date). Escrow payments are subject to change.

3. If all or any part of the Property or any interest in it is sold or transferred without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.
5. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this agreement.

WITNESS OUR SIGNATURE ON THE DATE SET FORTH HEREIN.

Mary J. Coleman-Garrett
MARY J COLEMAN-GARRETT

STATE OF MISSISSIPPI
COUNTY OF DeSoto

Personally appeared before me, C Jamison, the undersigned Notary Public, in and for the State and County, hereby certify that MARY J COLEMAN-GARRETT acknowledged before me on this day that being informed of the contents of this agreement, executed the same voluntarily on this date.

Given under my hand and notarial seal on this the 13th day of February, 2006.

C Jamison
NOTARY PUBLIC
C. JAMISON
NOTARY PUBLIC
DESOTO COUNTY, MS
MY COMMISSION EXPIRES ~~MY~~ COMMISSION EXPIRES 1-23-09

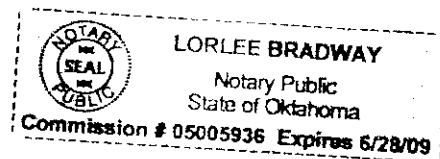
MIDFIRST BANK

BY: Craig Parker
Its Vice PresidentSTATE OF OKLAHOMA
COUNTY OF Oklahoma

Personally appeared before me, Lorlee Bradway, the undersigned Notary Public, in and for the State and County, hereby certify that Craig Parker, whose named as Vice President of Midfirst Bank, acknowledged before me on this day that being informed of the contents of this agreement, with full authority executed the same voluntarily for and as the act for Midfirst Bank on this date.

Given under my hand and notarial seal on this the 24th day of February, 2006

Lorlee Bradway
NOTARY PUBLIC
MY COMMISSION EXPIRES: 6/28/09



Mortgage Electronic Registration Systems, Inc


BY: 

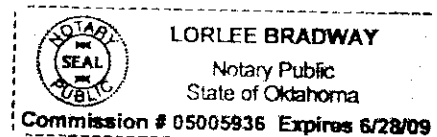
Craig Parker
Its Vice President

STATE OF OKLAHOMA
COUNTY OF Oklahoma

Personally appeared before me, Lorlee Bradley, the undersigned Notary Public, in and for the State and County, hereby certify that Craig Parker, whose named as Vice President of Mortgage Electronic Registration Systems, Inc, acknowledged before me on this day that being informed of the contents of this agreement, with full authority executed the same voluntarily for and as the act for Mortgage Electronic Registration Systems, Inc on this date.

Given under my hand and notarial seal on this the 24th day of February, 2006


NOTARY PUBLIC
MY COMMISSION EXPIRES: 6/28/09



Mary Coleman-Garret
 TX# 405-858-3176 Loan no. # 50061806

MARRIAGE LICENSE

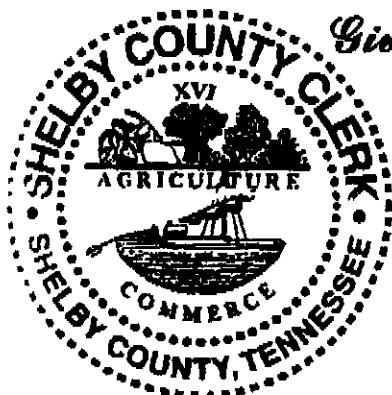
STATE OF TENNESSEE

COUNTY OF SHELBY

To Anyone Legally Authorized to Celebrate the Rites of Matrimony
 You Are Hereby Licensed to Celebrate the

Rites of Matrimony

Between Alexander Garrett Jr. 37
 AGE
 and Mary Jean Coleman 33
 AGE
 and for so doing this shall be your warrant.



Given under my hand and official seal, this
8th day of April
 in the year of our Lord
 Two Thousand Three

Jayne S. Carson
 COUNTY CLERK
 BY: Karen Brooks
 DEPUTY CLERK

By Virtue of A License from the Shelby County Clerk,
 I have this day celebrated the Rites of Matrimony between
 The parties herein named, as authorized in the foregoing license.
 Given under my hand this the 11th day of APRIL A. D. 20 03

Book No. E10
 Page No. 101

Kew. [Signature]
 SIGNATURE OF OFFICIANT